

Property Insurance

When it comes to protecting your property, turn to the experts.



**Liberty
Mutual**
INSURANCE



Liberty
Specialty Markets

Liberty Specialty Markets Latin America

It might be thought that property insurance is the most common coverage solution for industries and businesses.

However, nothing is further from the truth. It's getting more complex by the day. Commercial solution, from buildings breaking height records to plants of the most iconic industries, rapid advances in robotics, new methods and materials used in construction, and the energy resources used by industries to keep moving, are just a few examples of how intricate the property insurance may be.

It is a challenge for engineers and underwriters who have the hard task of offering solutions to guarantee investors their assets are protected by alternatives that are adapted to the ever-changing property insurance landscape.

The Property All Risk Product is no longer a "commodity" product that it once used to be, it has turned into a flexible and resilient solution that meets the needs of the modern world.

Liberty Specialty Markets Latin America is always at the forefront for solutions, products and services that offer an innovative protection scheme to safeguard investment properties. We turned our clients' needs into real solutions, so they can focus on what matters most: running a productive and well-protected business.

Product scope:

The Property All Risk product covers the insured against sudden, unforeseen, unexpected and accidental events that cause loss or physical damage to properties during the policy term – whenever the loss or physical damage has not been caused by any of the risks excluded in the policy.

The coverage is extended, but limited to:

- Fire All Risk.
- Earthquake, tsunami and volcanic eruption.
- Flooding and other acts of nature.
- Strike, civil commotion, malicious damage, vandalism and terrorism.
- Fire extinguishment expenses, debris removal, and other related expenses.
- Business interruption.



We offer integral solutions to medium and large companies in a wide variety of commercial, industrial and office sectors.

Business target:

- Condominiums and residential buildings.
- Shopping centers.
- Hospitals, clinics and healthcare facilities.
- Government offices.
- Food and beverage factories.
- Wheat mills, sugar mills and food manufacturing.
- Metalwork industries.
- Cement plants.
- Operating construction works and infrastructure projects (airport, rail and road).

Product features and benefits:

US\$60 million limit per risk that combined with the underwriters' flexibility and autonomy, allow us to respond as fast as possible. Our ability to react quickly and thoroughly are values that show our commitment towards our clients. In addition, we offer a product:

- Tailored to the specific needs of the insured.
- We provide solutions for both large and medium-sized corporations as distribution and service companies.
- Quick quotes, without long questionnaires or questions you cannot answer.

Your business in expert hands.

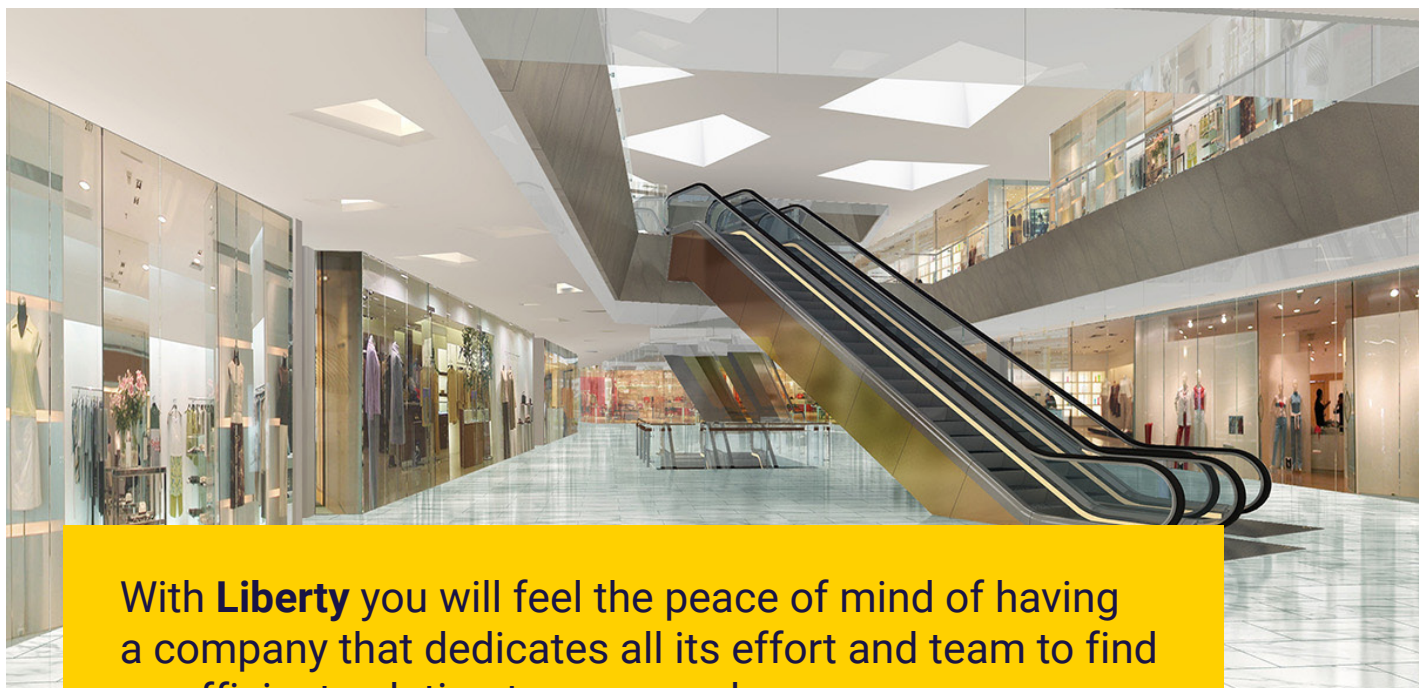
Liberty has a multi-disciplinary team of outstanding professionals. Our in-house property risk engineering services' specialists use technology and their broad experience in risk prevention and loss analysis to help you identify the vulnerable areas of your business. At **Liberty**, we work collaboratively with our expert underwriters to offer a solution that meets all your expectations.

What can you expect working with us?

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.



Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

Solutions for your industry.

Contact us:

Eduardo Machado

Phone: +57 (1) 742 6501

Eduardo.Machado@LibertyMutual.com

Deisi Hernandez

Phone: +57 (1) 742 6536

Deisi.Hernandez@LibertyMutual.com

Larissa Martins

Phone: +56 (9) 4003 9593

Larissa.Martins@LibertyMutual.com

Luis Paternina

Phone: +1 (786) 437 8530

Luis.Paternina@LibertyMutual.com

Michael Robertson

Phone: +1 (786) 437 8526

Michael.Robertson@LibertyMutual.com

Ricardo Tedesco

Phone: +55 (11) 99340 6665

Ricardo.Tedesco@LibertyMutual.com

Vagner Oliveira

Phone: +55 (11) 2663 3912

Vagner.Oliveira@LibertySeguros.com.br

Ximena Rodriguez

Phone: +57 (1) 742 6522

Ximena.Rodriguez@LibertyMutual.com

Sofia Sarquis

Phone: +562 (2) 594 7529

Sofia.Sarquis@LibertyMutual.com

For more Information about our products and services,
contact our specialists or visit: www.libertyspecialtymarketslatam.com